

Fill in this information to identify the case:

Debtor 1 Rosalyn A. Mason; fka Rosalyn Alane Taylor-Mason

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Tennessee

Case number 15-26009

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association  
as Trustee of Cabana Series III Trust

Court claim no. (if known): 4-1

Last 4 digits of any number you use to  
identify the debtor's account: \_\_\_\_\_

4 8 1 3

**Date of payment change:**

Must be at least 21 days after date  
of this notice 06/01/2020

**New total payment:**

Principal, interest, and escrow, if any \$ 900.93

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 993.88

New escrow payment: \$ 349.96

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Rosalyn A. Mason  
First Name Middle Name Last Name

Case number (if known) 15-26009

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**/s/ D. Anthony Sottile  
Signature

Date 05/06/2020

Print: D. Anthony Sottile  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180  
Number Street

Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com



314 S Franklin St / Second Floor  
PO Box 517  
Titusville PA 16354  
800-327-7861  
814-260-4159 Fax  
www.bsifinancial.com

ROSALYN MASON  
6612 GOLDENEYE DR  
MEMPHIS TN 38141

YOUR LOAN NUMBER: [REDACTED]

DATE: 04/30/20

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - CORRECTION \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 06/20 THROUGH 05/21.

----- ANTICIPATED PAYMENTS FROM ESCROW - 06/20 THROUGH 05/21 -----  
HOMEOWNERS INS 1390.00  
COUNTY TAX 1007.44  
CITY 795.01  
TOTAL PAYMENTS FROM ESCROW 3192.45  
MONTHLY PAYMENT TO ESCROW 266.03 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 06/20 THROUGH 05/21 -----  
-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --  
MONTH TO ESCROW FROM ESCROW DESCRIPTION ANTICIPATED REQUIRED  
ACTUAL STARTING BALANCE -209.04 798.18  
JUN 20 266.03 56.99 1064.21  
JUL 20 266.03 323.02 1330.24  
AUG 20 266.03 795.01 CITY -205.96 801.26  
SEP 20 266.03 60.07 1067.29  
OCT 20 266.03 326.10 1333.32  
NOV 20 266.03 592.13 1599.35  
DEC 20 266.03 858.16 1865.38  
JAN 21 266.03 1124.19 2131.41  
FEB 21 266.03 1007.44 COUNTY TAX 382.78 1390.00  
MAR 21 266.03 648.81 1656.03  
APR 21 266.03 1390.00 HOMEOWNERS I ALP -475.16 RLP 532.06  
MAY 21 266.03 -209.13 798.09

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE

(RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -1007.22.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	550.97
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	266.03
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	83.93
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 06/01/20 900.93  
NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 532.06. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 532.06.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

05/20	993.88	00/00	0.00	00/00	0.00
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

02/20	1007.44	COUNTY TAX	00/00	0.00
00/00	0.00		00/00	0.00
00/00	0.00		00/00	0.00

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BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
MEMPHIS DIVISION**

In Re: Case No. 15-26009  
  
Rosalyn A. Mason Chapter 13  
*aka* Rosalyn Alane Taylor-Mason  
  
Debtor. Judge Jennie D. Latta

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**CERTIFICATE OF SERVICE**

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I certify that on May 6, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Janet M. Lane, Debtor's Counsel  
janet.lane.lawyer@hotmail.com

Sylvia F. Brown, Chapter 13 Trustee  
ecf@ch13sfb.com

Office of the United States Trustee  
ustpregion08.me.ecf@usdoj.gov

I further certify that on May 6, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Rosalyn A. Mason, Debtor  
6612 Goldeneye Drive  
Memphis, TN 38141

Dated: May 6, 2020

/s/ D. Anthony Sottile  
D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com